

**Information to identify the case:**

Debtor 1	<u>Robert Rosenstein</u>	Social Security number or ITIN	<b>xxx-xx-3694</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22444-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Rosenstein

10/2/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert Rosenstein  
 Debtor

Case No. 13-22444-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Robert Rosenstein, 419 Pennsylvania Avenue, Verona, PA 15147-3824  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr +BMO Harris Bank, N.A., PO Box 2035, Milwaukee, WI 53201-2035  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421  
 13652662 +BMO Diners Club, PO Box 6012, Carol Stream, IL 60197-6012  
 13721463 +BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035  
 13725009 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13652664 Carnegie Mellon FCU, 5000 University Center, Lower Level #81, Pittsburgh, PA 15213  
 13652670 +Diners Club Plus, PO Box 6012, Carol Stream, IL 60197-6012  
 13652672 +FIA Platinum Plus Visa, PO Box 982235, El Paso, TX 79998-2235  
 13654813 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13663508 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433  
 13652676 PNC Mortgage, 2121 Newark Drive, Dayton, OH 45432  
 13652677 +PNC Visa, P.O. Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2018 02:34:04 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: HNDA.COM Oct 03 2018 06:13:00 American Honda Finance Corporation,  
 3625 W. Royal Lane #200, Irving, TX 75063  
 cr +E-mail/Text: cu00@andrew.cmu.edu Oct 03 2018 02:34:46  
 Carnegie Mellon University Federal Credit Union, 5000 Forbes Avenue,  
 Pittsburgh, PA 15213-3815  
 cr +EDI: PRA.COM Oct 03 2018 06:13:00 PRA Receivables Management, LLC, POB 41067,  
 NORFOLK, VA 23541-1067  
 13663819 EDI: HNDA.COM Oct 03 2018 06:13:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 13652659 +EDI: HNDA.COM Oct 03 2018 06:13:00 American Honda Financial Corporation,  
 200 Continental Drive, Newark, DE 19713-4334  
 13652660 +EDI: TSYS2.COM Oct 03 2018 06:13:00 Barclays Bank, PO Box 8803,  
 Wilmington, DE 19899-8803  
 13724894 +E-mail/Text: bncmail@w-legal.com Oct 03 2018 02:34:31 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13652663 +EDI: CAPITALONE.COM Oct 03 2018 06:13:00 Capital One/Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 13652665 +EDI: CHASE.COM Oct 03 2018 06:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13652667 +E-mail/Text: cst.bankruptcy@chase.com Oct 03 2018 02:35:11 Chase Student Loan,  
 PO Box 7013, Indianapolis, IN 46207-7013  
 13652668 EDI: WFNNB.COM Oct 03 2018 06:13:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 13652671 EDI: DISCOVER.COM Oct 03 2018 06:13:00 Discover, PO Box 15316, Wilmington, DE 19850  
 13656004 EDI: DISCOVER.COM Oct 03 2018 06:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13676023 +E-mail/Text: kburkley@bernsteinlaw.com Oct 03 2018 02:34:56 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13652673 +EDI: RMSC.COM Oct 03 2018 06:13:00 GE Capital/Care Credit, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 13652674 +EDI: RMSC.COM Oct 03 2018 06:13:00 Lowe's, P.O. Box 965005, Orlando, FL 32896-5005  
 13652675 EDI: CITICORP.COM Oct 03 2018 06:13:00 National Tire and Battery / CBSB, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 13710953 EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13869314 EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 13699487 EDI: Q3G.COM Oct 03 2018 06:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13661755 +EDI: WFFC.COM Oct 03 2018 06:13:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
 Des Moines, IA 50328-0001  
 13652678 +EDI: WFFC.COM Oct 03 2018 06:13:00 Wells Fargo Visa, PO Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SERVIC  
 13652669 Daniel Aiello

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Oct 02, 2018

13725450\* +BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035  
13652661\* +Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803  
13652666\* +Chase, PO Box 15298, Wilmington, DE 19850-5298

TOTALS: 2, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS SERVICER  
FOR GINNIE MAE bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Robert Rosenstein julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Timothy S. Lijewski on behalf of Creditor Carnegie Mellon University Federal Credit Union  
covellilawoffices@yahoo.com, jcovelli@covellilaw.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8